

In the United States Patent and Trademark Office

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Art Unit:	3695		
Applicant(s):	David Lawrence	Examiner:	Subramanian, Narayanswamy
For:	Automated Global Risk Management		

Mailstop Amendment
Commissioner for Patents
P.O. Box 1450
Alexandria, VA 22313-1450

AMENDMENT AND RESPONSE

Sir:

Further to the Non-Final Office Action dated February 19, 2010 (hereinafter "Office Action"), and in view of the following amendments and/or remarks, David Lawrence and/or Attorney(s) for applicant(s) (hereinafter "Applicant") request entry thereof and reconsideration of the above-referenced application.

Amendments to the Claims are reflected in the listing of claims begin on page 2.

Remarks begin on page 9 of this paper.

35 USC § 112 remarks begin on page 9 of this paper.

35 USC § 101 remarks begin on page 10 of this paper.

35 USC § 103 remarks begin on page 11 of this paper.